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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR HARBORVIEW MORTGAGE LOAN TRUST 2006-4, MORTGAGE LOAN PASS-

THROUGH CERTIFICATES, SERIES 2006-4

In Re:

Kathleen R. Thomas,

Debtor.



Order Filed on July 26, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 13-33748 KCF

Adv. No.:

Hearing Date: 7/11/18 @ 9:00 a.m.

Judge: Katherine C. Ferguson

## ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.** 

**DATED: July 26, 2018** 

Honorable Kathryn C. Ferguson United States Bankruptcy Judge

## (Page 2)

Debtor: Kathleen R. Thomas Case No: 13-33748 KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION

OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR HARBORVIEW MORTGAGE LOAN TRUST 2006-4, MORTGAGE LOAN PASS-THROUGH CERTIFICATES, SERIES 2006-4, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 1106 High Street, Burlington, NJ, 08016, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruce C. Truesdale, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2017 through July 2018 with \$1,139.59 in suspense for a total post-petition default of \$15,340.54 (7 @ \$1,685.19, 1 @ \$1,120.79, 3 @ \$1,187.67 less suspense of \$1,139.59); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$15,340.54 directly to Secured Creditor no later than August 22, 2018; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume September 2018, directly to Secured Creditor ATT: Bankruptcy Dept. Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan; and the certification of default is hereby resolved.